

# F.O.C.U.S.



**Sunrise Family**  
Credit Union

**Financial Options Centered Upon Service** | April • May • June 2018

Bring On  
**Spring**



## With Our Home Equity Loans!

Rates as low as **4.25% APR\***

Let your home work for you! Consolidate debt, make home improvements, take vacations, and cash out for any reason! Call or contact our friendly loan department today and find out how easy it can be to save and have money at your fingertips!

\*APR Annual Percentage Rate. All rates are subject to credit approval. For qualified borrowers. See SFCU for further details.



NMLS #469609

Start the Season  
with Great Rates  
on **Boat and RV**  
**Financing!**

Rates as low as  
**2.75% APR\***



**Low monthly payments • Easy application process • Fast approvals**  
Visit any of our three locations or apply online at [sunrisefamilycu.org](http://sunrisefamilycu.org).

\*APR Annual Percentage Rate. The rate may vary depending on credit score. Some restrictions apply. See SFCU for details. Rates are good through June 30, 2018.

## Introducing **Credit Sense**



Credit Sense will be available to you through online and mobile banking. Credit Sense is a **FREE service** offered to help you understand your current credit score, give access to your full credit report, provide credit monitoring alerts, show you how you can improve it and see ways you can save money on new and existing loans with us. Learn more at [sunrisefamilycu.org](http://sunrisefamilycu.org).

**Yes!**

We do mortgages!  
We offer a wide range of products with flexible down payment options. Talk with a loan officer today! 800.589.1079.





## Celebrating National Youth Month in April

In April SFCU is celebrating Youth Month, which is a celebration that helps teach and encourage kids to develop good financial habits. Every member under the age of 18 who makes a deposit or opens a new membership during the month of April will receive a **FREE GIFT**. Each deposit earns an entry for a \$100 SFCU Visa Gift Card. Entries for the drawing end April 30, 2018. Contact SFCU for details about opening a new account.

## Love My Credit Union Rewards and Sprint®

Get **\$100 CASH REWARD** with EVERY NEW LINE when you switch to Sprint, and **\$50 for each existing line!** Find out more about Sprint's BEST EVER Credit Union Member Cash Rewards offer at [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint).

## Operation Hope and Cope

SFCU employees held a supplies drive on Wednesday, March 14 in support of The Good Samaritan Rescue Mission! Members brought in donations for the Operation Hope totes to help provide hope and care to the homeless. Thank you to all who donated!

## Regulations D Change in Terms Notice

Starting May 1, 2018, you will be allowed 6 electronic withdrawals per month from your savings account without a service fee. For the 7th subsequent electronic withdrawal you will be charged a fee of \$5.00 each.

### What counts as an electronic withdrawal?

- Automatic deductions (insurance, PayPal, etc.)
- Online home banking transfers out of a savings account.
- Automatic over drafting from savings to checking and telephone transfers out of savings account.

**What transactions do not count?** Face-to-face transfers with one of our tellers in person.

**How can I avoid fees?** Your checking accounts are unlimited transaction accounts. You can keep your funds that you intend on spending for transactions in your checking. Only keep funds in your savings that you intend to save.

## Dormant/Inactive Accounts

**What is a Dormant/Inactive account?** An account is considered Dormant/Inactive if the account has had no deposit or withdrawal activity (other than posting interest) for a period of one year (365 days). If it reaches a Dormant/Inactive status you will receive a correspondence letter. Please come in and activate your account by making a deposit or withdrawal. If the account is not activated, a monthly fee of \$5.00 will be assessed to the account. The Inactive account fee is assessed monthly until the account is reactivated or remitted to the appropriate State as unclaimed property. To avoid an Inactive account fee you would need to complete at least one transaction (deposit or withdrawal) per year.

To reactivate your account, please contact a Member Service Department 800.589.1079 or visit a local branch for assistance.



Join us and root for our team Sunrise Savers RELAY for Life! Friday, April 13, 2018 for Arenac County located in Standish at Standish-Sterling Middle school from 6pm-12am, Saturday, May 19, 2018 for Bay County located in Bay City at Handy Middle School from 10am-10:00pm. All donations benefit American Cancer Society.

## Feel Like Family at SFCU!

### MISSION STATEMENT

Sunrise Family Credit Union is a member-owned and member-controlled financial cooperative dedicated to providing sound, comprehensive financial services to its family of members.

### DIRECTORS:

Judy Fletcher, Chair  
Richard Niemann, Vice Chair  
Patricia Wilson, Secretary  
Dave Wolthuis, Treasurer  
Larry Nichols, Director  
C.J. Montana, Director  
Dave Hunt, Director

### CREDIT COMMITTEE:

Beckie Arnold, Chair  
Barbara Weiler  
Michelle Hine  
Lynn Christensen, Alternate

### SUPERVISORY COMMITTEE:

Robert Shearer, Chair  
Louis Meyette, Vice Chair  
Dave Royal, Member



### DIVIDENDS FOR LAST PERIOD:

Dividends declared by the Board of Directors are based on credit union earnings and therefore cannot be stated in advance. The following dividends were paid for the period ending March 31, 2018.

Shares.....	0.05% APY*
IRA Shares.....	call for rates
Certificate of Deposit, IRA CDs, and Insured Money Market Account (IMMA).....	call for rates
Home Equity Line of Credit.....	6.00% APR**

\*Annual Percentage Yield. \*\*Annual Percentage Rate.  
Variable/floats with prime. Floor of 6.00% APR.

### LOCATIONS:

404 S. Euclid Ave., Bay City, MI 48706  
989.684.1730 or 800.589.1079, Fax: 989.686.2552

190 N. Powell Rd., Essexville, MI 48732  
989.892.1833, Fax: 989.892.7638

3887 S. Huron Rd., Standish, MI 48658  
989.846.9750, Fax: 989.846.9754

### HOURS:

9:00 a.m. to 5:00 p.m. Monday-Wednesday\*  
9:00 a.m. to 5:30 p.m. Thursday-Friday  
9:00 a.m. to 12:30 p.m. Saturday

\*Main Office open at 9:30 a.m., Essexville open at 9:45 a.m.,  
Standish Branch open at 10:00 a.m. on the last Wednesday of every month due to staff training.

### HOLIDAY CLOSINGS:

**Memorial Day: Saturday, May 26 and Monday, May 28, 2018**

**Independence Day: Wednesday, July 4, 2018**

**FYI - 2018 SFCU scholarship applications are due Monday, April 30 by 5:00pm**

